

STAYING IN TOUCH



North Island - John Finn

Newsletter No. 83

September 2019

Canada Post Publications Mail Agreement No. 40033460

President's MESSAGE



Hello everyone.

June was something of an eventful month with the convening of the Annual Members Meeting (AMM) and the almost simultaneous delivery of a judgement in the Association's appeal of a lower court's ruling in the Public Service Health Care Plan (PSHCP) legal challenge.

The **AMM** was deemed a success by the organizers although there was little in the resolutions up for consideration likely to prove controversial. The one proposal I thought might trigger some debate, since it had to do with a fee increase formula, in the end sailed through unopposed. As a result, starting in 2020, our annual membership fees will increase in line with the pension indexing rate for the previous year. Since the indexing rate for 2019 is 2.2%, the annual fees for 2020 will increase by \$1.08 (single membership) and \$1.44 (double membership). On a monthly basis, that is either 9 cents or 12 cents.

The idea behind the proposal was to avoid getting ourselves in trouble, as happened about five years ago, when fees had been frozen for many years and we were faced with major budget deficits. That necessitated a series of large fee increases. This way, increases will be small and in step with pension increases.

We in BC had a District Director vacancy to fill. RCMP Chief Superintendent (Ret'd) Randy Wilson from Cobble Hill won that election. Welcome aboard Randy.

One of the AMM's keynote speakers, Denis Desautels, a former Auditor General of Canada, spoke about various financial implications for non-profit associations like ours. When asked about the amount of money held in branch reserves, he did admit to feeling uncomfortable with that, particularly if we're not using any of it for its declared purpose. The last time I suggested transferring some of our Defence of Benefits reserve to National's, I received a somewhat hostile response. This is, however, something we may have to revisit. Certainly, National cannot be accused of not spending its reserve.

IN THIS ISSUE

Meeting dates	1
President's Message	1-3
From the Editors Desk	3
Luncheon News	4
Getting to the meeting	4
Gardening Tips for small places	5
Membership Update Form	5
Information from the HBO	6-7
Humour Corner	7
Executive members	8
Note to Phoners	8
Travel Advertisement	8

MEETING DATES

September 11, 2019
December 11, 2019

You will recall that, back in 2013 – 2014, the government of the day declared that the **PSHCP** cost sharing ratio for retirees would change from 25:75 (pensioner : employer) to 50:50. After stonewalling for many months, the Treasury Board President finally expressed a willingness to negotiate but said 50:50 was not negotiable. Some concessions were won on phasing in the change and freezing premiums for low income retirees but 50:50 was the new normal. After much internal debate, the

Association elected to mount a court challenge which it lost. This was followed by much more internal debate as to whether we should appeal the lower court decision. In the end we did and, once again, we lost. If you are curious, you can read the complete court decision delivered on June 24th by going [here](#).

Continued on Page 2

The entire legal process cost the Association slightly more than a half million dollars. Some have questioned the wisdom of spending so much money on what they perhaps saw as a lost cause. I'm inclined to the view that if we are not prepared to fight what we perceived as coercion and bargaining in bad faith, then why are we here? Also, our legal team feels that, as I read it, implicit in the court judgements is a recognition of the Association's right to speak for all federal retirees.

A fall **federal election** is coming. The Association has identified four key issues that it would like to see addressed during the election campaign. These can be topics of discussion among friends and neighbours as well as the basis for questions to be put to candidates if you have the opportunity. So, here goes.

Retirement Income Security: Canadians deserve a secure and dignified retirement with a guaranteed, adequate source of income. Unfortunately, an estimated 600,000 Canadian seniors live below the poverty line. To make matters worse, the percentage of Canadian workers covered by a defined benefit pension plan declined from 70% in 2005 to 42% only ten years later. This also has a negative impact on local economies since these plans are net contributors to GDP and employment. Finally, employees and pensioners are often left out in the cold if their employers go bankrupt.

We think that accrued benefits must be protected. No employer should be able to change the compensation promised to employees once they have retired. That is what the federal government proposed to allow with Bill C-27. Moreover, we think the rules need to change to ensure that workers receive their pensions even if companies become insolvent. Well-managed defined benefit plans can deliver the same returns at less cost than defined contribution plans. We think that government policy and legislation should support the protection and expansion of defined benefit plans. It's encouraging to note that Nova Scotia and Manitoba have abandoned thoughts of permitting conversion of existing plans to target benefit plans and British Columbia is exploring ways to strengthen defined benefit plans.

A National Pharmacare Program: Canadians should have uniform access to needed medications. Canada is the only country in the world with a universal health care plan that does not include drug coverage. We pay among the highest prices for prescription drugs. Twenty percent of Canadians have inadequate coverage and an astounding one in four households can simply not afford to fill their prescriptions.

A universal national plan would ensure that drug coverage would not depend upon where you work or live. Studies indicate that a well-designed plan would actually save between \$4 and \$11 billion annually. A national formulary based on scientific evidence and best value for money would help achieve these savings. Usage monitoring and scientific drug evaluation would also improve safety and reduce hospitalizations for inappropriate drug use.

One of the challenges will be to get all of the provinces on board. Two years ago, a team of university researchers published a paper examining the Québec pharmacare program 20 years on and found that it significantly increased costs and disadvantaged lower income households. You can read the UBC synopsis [here](#). The report notes that the main beneficiaries have been industry stakeholders which says something about how not to design a program but you can bet vested interests will fight any changes.

A National Seniors Strategy: Although older Canadians are the fastest growing segment of the population, gaps in healthcare and social policies create barriers to their independence and quality of life and place unreasonable burdens on unpaid caregivers. Providing the right care, at the right time in the right place at all stages of aging requires stable and properly directed funding. For example, if 15% of hospital beds are occupied by elderly patients who do not require acute care but have nowhere else to go, that says something about the need to integrate hospital, community and home care services.

Continued on Page 3

Standards of care are generally inconsistent across the country. Many Canadians have no access to a primary care giver. With but one geriatrician per 15,000 adults, the country is unprepared to meet the growing demand. The need for community care and personal support workers is also growing.

More than 8 million Canadians provide care to a family member or friend, donating an estimated \$25 billion in unpaid labour. This comes at a cost to them in terms of their personal finances and their physical and mental health.

So, here is the bombshell question you can toss at candidates: How will your party implement a national seniors' strategy that addresses healthcare infrastructure, caregiver support, home care, long-term care and age-friendly communities?

The Well-Being of Veterans and their Families: Veterans have served Canada and were willing to risk their lives to do so. We feel it's Canada's turn to support veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police and their families. Veterans face some unique challenges such as the transition to civilian life, especially those who are suffering from illness, disability or trauma. Frequent moves often mean a lack of established local support networks. Many have lost faith in the "system" for a host of reasons – bureaucratic roadblocks, government miserliness, and the revolving leadership door at Veterans Affairs. Veteran women may face special challenges owing to systemic bias and gender-blind research gaps.

Some of the fixes might involve simplifying, clarifying and improving access to available programs as well as improving communication among the many service organizations and government departments serving veterans. One question for candidates might be how their party would propose to turn these long-standing issues around?

So, there you go – just a collection of thoughts as to how we might draw attention to these issues as we interact with candidates in our ridings. Still a Force – Remember?

Bill Turnbull - Branch President

From the Editor's Desk

As you will discover in *Luncheon News*, there will be a significant change in the location for our next luncheon meeting. It's important for those of you who wish to attend to let us know either by speaking with your telephone volunteer, by calling Norma Dean at 250-890-1218 or by e-mailing us at info@nijf.ca.

Unfortunately, I missed the Sage magazine deadline for the fall edition so you won't see our meeting announcement there. That's probably just as well because of the meeting venue change. The dates are in the summer edition but with the wrong location. The Sage editors have changed the format of branch notices so that the information now offered is quite limited. Your best source of information on upcoming meetings is this newsletter. We always try to get it out at least two weeks prior to the next meeting.

Your Branch Executive is always interested in your feedback on our communications and meetings. Please don't hesitate to contact us with comments or questions.

Kevin Weighill - Newsletter Editor

Publisher
NORTH ISLAND
JOHN FINN BRANCH
NATIONAL ASSOCIATION
OF FEDERAL RETIREES
(NAFR)

Mailing Address: NAFR
North Island—John Finn Branch
P.O. Box 1420,

Comox BC V9M 7Z9

President: Bill Turnbull

Phone: (250) 338-1857

E-mail: bc.turnbull@shaw.ca

Editor: Kevin Weighill.

25 Nikola Road

Campbell River BC V9W 0C9,

Phone (250) 830-1714

Email: kwaypway@outlook.com

Representing retired employees
and spouses

From the Public Service of
Canada, the Canadian Forces and
the Royal Canadian Mounted
Police

Luncheon News

The next Federal Retirees Luncheon/Meeting is on
Wednesday, September 11th, 2019
At the Officers' Mess - RCAF 19 Wing
CFB Comox

Entry to base – at Ryan Road, Little River Rd and Military Row, Comox
Meet & Greet: 11:00 a.m.
Buffet Luncheon: 12:00 p.m.
Business Meeting: 1:00 p.m.

Hello everyone, lots of changes since we last met. As you can see, our new venue will be the Officers' Mess, catered by the Prime Chophouse.

The Commissionaires at the gate will have a list of attendees. Steve Bunyan will be outside to direct you to the parking at the back of the mess. Entry to the Mess at the back has no stairs and is easy access.

The menu will be:

Roast Pork with sage and apple stuffing,
Mashed potatoes, Oven roasted veggies, Apple sauce and gravy,
2 salads, Buns & butter, Assorted desserts, Tea and coffee

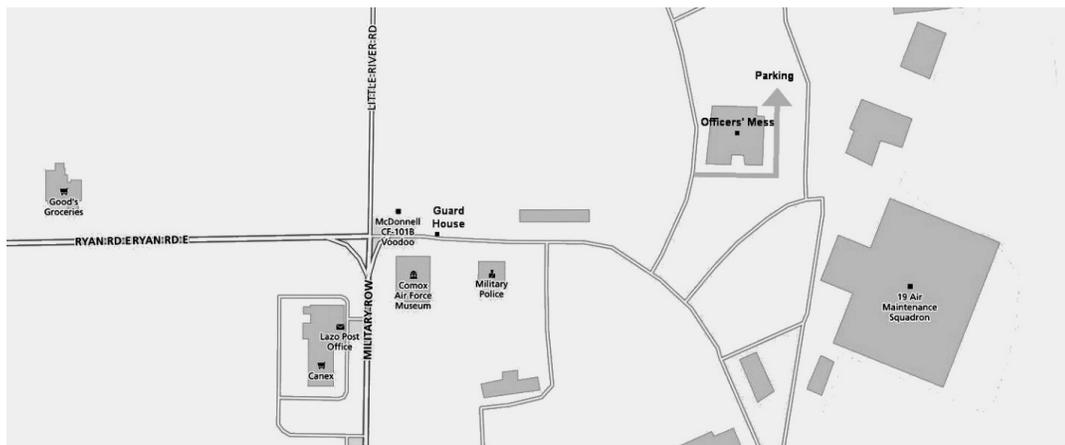
The cost is \$18.00 dollars per person at the door.

Your telephoner will answer any questions you may have or you may phone Paddy at 250-338-2313. We need **reservations** for two reasons: the access list and to order the food. Reserve with your telephoner. If you don't get a call, telephone Norma Dean at 250-890-1218 or send an e-mail to info@nijf.ca with the names of the attendees. Looking forward to seeing you there.

Xmas tickets will be on sale at this meeting, so, if you plan to be around in December, be sure to get your tickets early. \$20.00 per person – No sales at the door in December. *Paddy O'Blenis - Programs Director*

Getting to the Officers' Mess

The Mess is located on the military base, the entrance to which is essentially an extension of Ryan Road. Passing the pedestal-mounted Voodoo, you will come to the guard house manned by Commissionaires. The traffic light at the guard house is usually green. If it's red, then you will have to stop and explain where you are going which would be the Federal Retirees luncheon at the Officers' Mess.



The first real street to the left is Aurora. There's a large sign at the corner pointing to the Mess. Drive around behind the building and park there. The rear entrance has no stairs. Once inside, you'll find yourself in games room. To your right is a short corridor leading to the main lounge which is where we will meet.

Gardening Tips for Small Spaces

Written by Chandra Lye - from www.seniorszen.com

Gardening has become a favourite pastime for many Canadians.

When it comes to retirement, one of the concerns about moving to a smaller home has been the loss of a loved hobby. However, downsizing your living space doesn't mean that you can't still enjoy growing your favourite plants, flowers or food. It just takes a little creativity.

Here are some tips for the green thumb in a small space:

- Create a green wall with oversized pots: If you have a patio or balcony you can add some privacy by creating a line of large pots with different plants.
- Build up: You can design a wall planter that has space to hold plants vertically. Alternatively, consider hanging planters that you can hang on your ceiling if there is no other space.
- Recycle old belongings: An old hanging organizer or shoe holder can serve as a mini vertical garden space. Fill each slot with some potting soil and your favourite plant and hang it up outside.
- Use window space: A tried and true way to stay green in a small space is window boxes. You can build your own, repurpose recycled material or shop your local gardening store for a style you like.
- Raised beds: Buying a table or raised plant bed is a great way to get your greens into a smaller space. It also gives you the added advantage of not having to bend down as much.
- Stay inside: Given the cold Canadian weather, gardeners may want to create an inside space for their plants. Using a table or hanging them from the ceiling will provide you an opportunity to enjoy them all year round. You can even consider using a terrarium on a window sill for a mini-greenhouse.
- Add layers: Making the most of a small space means having to think vertically. Placing plants at different levels throughout the area can make it seem you have a bigger garden.
- Keep it small: When considering the plants to best fit your space, go for ones that don't grow too big. Larger plants can give your space a crowded and cluttered look. This also applies to the number of plants you add to the area. Remember, less is more when you have a small gardening space.
- Limit the colour: Most experts agree that a smaller garden should have no more than two or three different colours. This gives the impression of a space designed with purpose rather than a mishmash of plants.
- The secret is really being creative with the space you have. Consider how you could repurpose old containers, shelves, tables and more into your gardening space. As well, are there any empty spaces in your new home that could double as a garden, such as a drive way?

MEMBERSHIP UP-DATE

Do we have the correct information on you as a member? It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office. Please fill in the following and send it to us (address on Page 1).

Surname Given names:.....

Mailing address:

City/town Postal Code Phone

E-mail address:.....

Pension is from: CF PS RCMP Other I receive a survivor's benefit Yes..... No

Health Benefits September 2019

At our AMM in June we were told about some exciting new upgrades to our MEDOC plan with Johnson Insurance. I think they are pretty substantial for members who still like to travel.

Our September Luncheon we will have Johnson representative – **Lisa Hansen as our guest speaker** at the **Officers Mess** - RCAF 19 Wing bringing us up to-date on all of these changes. Hope to see you there.

MEDOC Plan including new revisions and what PSHCP covers:

The **MEDOC Annual Base Plan** provides emergency medical coverage for an unlimited number of trips per policy year up to 40 days each, be it out of province, or out of country, for claims that **exceed \$500,000** (*the coverage provided by your PSHCP*).

For claims exceeding \$500,000 the following are examples of what is provided in addition to your **PSHCP** coverage:

- In hospital private duty nursing.
- Up to \$5,000 for emergency dental expenses; **PSHCP** covers this benefit up a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have **MEDOC**, and your emergency dental expenses are in excess of \$2,000.
- Up to \$600 for emergency relief of dental pain.
Incidental hospital expenses (TV, telephone, etc.) **MEDOC** covers up to \$50.00 per day, or up a maximum of \$2,000 per insured.
- **PSHCP** insures up \$3,000 for repatriation or burial. **MEDOC** covers any amount you incur in excess of this amount up to a maximum of \$5,000.
- **PSHCP** insures up to \$2,500 in total for all additional hotel and meals expenses. **MEDOC** covers up to \$350 per day, or up to a maximum of \$3,500 per insured. *So, if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$3,500 from MEDOC if you incur in excess of \$2,500 for additional hotel and meal expenses.*
- **PSHCP** covers 80% of emergency related medications prescribed while out of Canada and **MEDOC** will reimburse the other 20% of emergency related medications prescribed.
- Members are now covered for an unlimited number of trips within Canada of any duration.
- Up to \$12,000 per insured in-province trip cancellation, interruption & delay insurance benefit – **NEW: Increased to \$15,000 PSHCP does not offer this coverage.**
- Up to \$5,000 non-medical emergency evacuation coverage.
- ******Up to \$500 document replacement coverage for lost or stolen documents.

Involuntary schedule change expense for the lessor of the change fee charged by the airline or up to \$1,000 for the extra cost of one-way economy air fare to your next destination (inbound and outbound). **NEW: Trip interruption or delay to cover: Airline airport lounge fees and lost or stolen document replacement. ****

Continued on Page 7

- **MEDOC** offers up to \$5,000,000 as its policy limit. **NEW: increased to \$10,000,000**
- Up to \$3,000 for vehicle return; **PSHCP** does not offer this coverage.
- Up to \$500 for pet return; **PSHCP** does not offer this coverage.
- Up to \$1,500 per insured for baggage and personal effects insurance (up to \$3,000 per family); **PSHCP** does not offer this coverage.
- *Because the **PSHCP** only provides coverage for trips up to 40 days induration, **MEDOC** offers a Supplemental Plan to provide coverage beyond the 40th day of your trip. Any claim incurred after the 40th day of your trip will be eligible for coverage from first dollar (\$1) with no deductible.*
- **NEW: Flight Accident - \$150,000**
- **NEW: Accidental Death - \$5,000**

Cecile Turnbull - Health Benefits Officer

Humour Corner

A man goes skydiving for the first time. After listening to the instructor for what seems like days, he is ready to go. Excited, he jumps out of the airplane. After a bit, he pulls the ripcord.

Nothing happens.

He tries again. Still nothing.

He starts to panic, but remembers his back-up chute. He pulls that cord. Nothing happens.

He frantically begins pulling both cords, but to no avail. Suddenly, he looks down and he can't believe his eyes. Another man is in the air with him, but this guy is going up!

Just as the other guy passes by, the skydiver -- by this time scared out of his wits--yells, "Hey, do you know anything about skydiving?"

The other guy yells back, "No! Do you know anything about gas stoves?"

Jim bought a computer, even though he had never even used a typewriter before. After investigating the computer, he decided to call the help line.

A friendly voice explained step by step how his new machine worked. All went well until the voice told him to press the space bar.

To cheer him up, the instructor said, "Hey, there are people who understand a lot less than you.

Last week we had someone on the phone who didn't even know where the space bar was!"

An elderly man was having hearing problems and went to see a specialist. The doctor fitted him with some hearing aids that brought his hearing back to full strength.

After a few weeks the man came back to make sure the new equipment was working properly, which it was.

The hearing specialist said, "It all seems perfect. Your family should be delighted you can hear everything now."

"Oh no," the man responded. "I haven't told any of them. I just sit quietly, listening carefully. I've changed my will four times."

NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

President	Bill Turnbull	250 338-1857	bc.turnbull@shaw.ca
Vice President & Telephone	Norma Dean	250 890-1218	n-ad-2@hotmail.com
Treasurer	Serge Gosselin	250 338-0846	sergegos@shaw.ca
Membership	Steve Bunyan	250 703-3558	sgbunyan@shaw.ca
Health Benefits Officer & Past President	Cecile Turnbull	250 338-1857	cecile.turnbull@shaw.ca
Programs	Paddy O'Blenis	250 338-2313	rbob@telus.net
Newsletter Editor	Kevin Weighill	250 830-1710	kwapway@outlook.com
Welfare	Deborah Yelf	250 897-0106	dyelf49@shaw.ca
Director	Cherie Kelley	780 666-1587	wckelley27@gmail.com
Director	Warren Kelley	780 666-1587	wckelley27@gmail.com
Director	Kathi Brown	250 334-1792	brodak@shaw.ca
Director	John Renaud	250 339-7042	lorrainejohn@shaw.ca

Hello Phoners!

Members on the phone committee please remember.....



If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Norma Dean (Tel.-250-890-1218), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come so they can be put on the list for the commissionaire at the



VACATION CALLING! JOIN OUR RIVER CRUISE GROUP SEPTEMBER, 2020

* 5 * RIVER CRUISE/FLIGHTS/TOUR PACKAGE:

Amsterdam-Kinderijk, Cologne, Koblenz, Miltenburg, Wurzburg, Main-Danube Canal, Regensburg, Passau, Melk, Bamberg, Wachau Valley, Vienna, Budapest!

Extend Your Stay Before or After Cruise!

Includes Home Pickup Comox Valley/Campbell River!

Booking 2020 & 2021 River/Ocean Cruises Now!

TO Inquire/Book, Call: AJI FLISS, ACC,

#250 898 3358 / afliss@shaw.ca BC Reg #54575

*** FOR A PROFESSIONAL FREE CONSULTATION & TO BOOK YOUR VACATION PACKAGE,**

Call: AJI FLISS, ACC, Accredited Cruise Vacation Consultant, Travel Connoisseurs Club, Comox B.C.

Ph #250 898 3358 / afliss@shaw.ca BC Consumer Protection Reg #54575

Mark Your Calendars...JOIN US September 18, 6:30PM, Crown Isle Resort

Appys, Prizes, Onboard Credits, Gift Certificates & Special Promotions Included!.

RSVP: Aji Fliss #250 898-3358 / afliss@shaw.ca prior to Sept. 12th.

"We Look After the Details so YOU Can Enjoy Your Journey of a Lifetime!"

